

<i>SERFF Tracking Number:</i>	<i>MUTM-125634946</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>United of Omaha Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>38889</i>
<i>Company Tracking Number:</i>	<i>EMY SANDBERG</i>		
<i>TOI:</i>	<i>MS05I Individual Medicare Supplement -</i>	<i>Sub-TOI:</i>	<i>MS05I.001 Plan A</i>
	<i>Standard Plans</i>		
<i>Product Name:</i>	<i>Medicare Supplement Advertising - AFN40798</i>		
<i>Project Name/Number:</i>	<i>Medicare Supplement Advertising/AFN40798</i>		

## Filing at a Glance

Company: United of Omaha Life Insurance Company

Product Name: Medicare Supplement      SERFF Tr Num: MUTM-125634946 State: ArkansasLH

Advertising - AFN40798

TOI: MS05I Individual Medicare Supplement -      SERFF Status: Closed      State Tr Num: 38889

Standard Plans

Sub-TOI: MS05I.001 Plan A

Co Tr Num: EMY SANDBERG

State Status: Approved-Closed

Filing Type: Advertisement

Co Status:

Reviewer(s): Stephanie Fowler

Author: Emy Sandberg

Disposition Date: 05/19/2008

Date Submitted: 05/05/2008

Disposition Status: Approved

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

## General Information

Project Name: Medicare Supplement Advertising

Status of Filing in Domicile:

Project Number: AFN40798

Date Approved in Domicile:

Requested Filing Mode:

Domicile Status Comments:

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Group Market Size:

Overall Rate Impact:

Group Market Type:

Filing Status Changed: 05/19/2008

State Status Changed: 05/19/2008

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

NAIC #261-69868

FEIN #47-0322111

United of Omaha Life Insurance Company

Medicare Supplement Advertising

AFN40798

SERFF Tracking Number: MUTM-125634946 State: Arkansas  
Filing Company: United of Omaha Life Insurance Company State Tracking Number: 38889  
Company Tracking Number: EMY SANDBERG  
TOI: MS051 Individual Medicare Supplement - Sub-TOI: MS051.001 Plan A  
Standard Plans  
Product Name: Medicare Supplement Advertising - AFN40798  
Project Name/Number: Medicare Supplement Advertising/AFN40798  
UC6532

Enclosed for review by your Department is a copy of the above-captioned advertising. The form is new and is not intended to replace any previously approved form. It will be used with appropriate approved forms in your state.

We request that any information in brackets be considered variable. A Memorandum of Variable Material describing the variable items is attached.

Your notice of acceptance of this filing will be greatly appreciated.

Sincerely,

Mike Trebold  
Product and Advertising Compliance Consultant  
Regulatory Affairs  
Phone: 402-351-2654  
Fax: 402-351-5298  
E-mail: [advfilings@mutualofomaha.com](mailto:advfilings@mutualofomaha.com)

es

## Company and Contact

### Filing Contact Information

Mike Trebold, Product & Advertising Compliance Consultant  
Regulatory Affairs  
Omaha, NE 68175  
[mike.trebold@mutualofomaha.com](mailto:mike.trebold@mutualofomaha.com)  
(402) 351-2654 [Phone]  
(402) 351-5298[FAX]

### Filing Company Information

United of Omaha Life Insurance Company  
Mutual of Omaha Plaza  
CoCode: 69868  
Group Code: 261  
State of Domicile: Nebraska  
Company Type: Life Insurance

Omaha, NE 68175                      Group Name:                      State ID Number:  
(402) 351-6420 ext. [Phone]        FEIN Number: 47-0322111

SERFF Tracking Number: MUTM-125634946 State: Arkansas  
Filing Company: United of Omaha Life Insurance Company State Tracking Number: 38889  
Company Tracking Number: EMY SANDBERG  
TOI: MS051 Individual Medicare Supplement - Sub-TOI: MS051.001 Plan A  
Standard Plans  
Product Name: Medicare Supplement Advertising - AFN40798  
Project Name/Number: Medicare Supplement Advertising/AFN40798

## Filing Fees

Fee Required? Yes  
Fee Amount: \$50.00  
Retaliatory? No  
Fee Explanation: 2 \* \$25(per advertisement) = \$50  
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
United of Omaha Life Insurance Company	\$50.00	05/05/2008	20094334

<i>SERFF Tracking Number:</i>	<i>MUTM-125634946</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>United of Omaha Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>38889</i>
<i>Company Tracking Number:</i>	<i>EMY SANDBERG</i>		
<i>TOI:</i>	<i>MS051 Individual Medicare Supplement -</i>	<i>Sub-TOI:</i>	<i>MS051.001 Plan A</i>
	<i>Standard Plans</i>		
<i>Product Name:</i>	<i>Medicare Supplement Advertising - AFN40798</i>		
<i>Project Name/Number:</i>	<i>Medicare Supplement Advertising/AFN40798</i>		

## Correspondence Summary

### Dispositions

<b>Status</b>	<b>Created By</b>	<b>Created On</b>	<b>Date Submitted</b>
Approved	Stephanie Fowler	05/19/2008	05/19/2008

<i>SERFF Tracking Number:</i>	<i>MUTM-125634946</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>United of Omaha Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>38889</i>
<i>Company Tracking Number:</i>	<i>EMY SANDBERG</i>		
<i>TOI:</i>	<i>MS051 Individual Medicare Supplement -</i>	<i>Sub-TOI:</i>	<i>MS051.001 Plan A</i>
	<i>Standard Plans</i>		
<i>Product Name:</i>	<i>Medicare Supplement Advertising - AFN40798</i>		
<i>Project Name/Number:</i>	<i>Medicare Supplement Advertising/AFN40798</i>		

## Disposition

Disposition Date: 05/19/2008

Implementation Date:

Status: Approved

Comment:

Rate data does NOT apply to filing.

Item Type	Item Name	Item Status	Public Access
Supporting Document	Memorandum of Variability for AFN40798	Approved	No
Form	Cover Letter for Medicare Supplement Brochure	Approved	No
Form	Medicare Supplement Brochure Advertisement	Approved	No

SERFF Tracking Number: MUTM-125634946 State: Arkansas

Filing Company: United of Omaha Life Insurance Company State Tracking Number: 38889

Company Tracking Number: EMY SANDBERG

TOI: MS051 Individual Medicare Supplement - Sub-TOI: MS051.001 Plan A  
Standard Plans

Product Name: Medicare Supplement Advertising - AFN40798

Project Name/Number: Medicare Supplement Advertising/AFN40798

## Form Schedule

Lead Form Number: AFN40798

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Approved	AFN40798	Advertising	Cover Letter for Medicare Supplement Brochure	Initial			AFN40798.pdf
Approved	UC6532	Advertising	Medicare Supplement Brochure Advertisement	Initial			UC6532.pdf

## The Real Advantage: A Medicare Supplement Plan

With all the choices you have for your health care coverage, it's important to understand how each one works, its benefits and your share of the costs. Enclosed is a brochure that briefly explains the differences.

You may discover that a Medicare supplement insurance policy from United of Omaha Life Insurance Company is your best choice.

Already have a Medicare Advantage (MA) plan? You may apply for a guarantee-issue Medicare supplement policy if you:

- Joined an MA plan when you first enrolled in Medicare and leave the plan within the first 12 months of joining
- Terminated a Medicare supplement policy to enroll in an MA plan for the first time, then leave the plan within 12 months of enrolling; for example:  
March ['06]: choose Medicare and Medicare supplement  
April ['07]: cancel Medicare supplement and join an MA plan for the first time  
April ['07] – April ['08]: can leave MA plan and have a guarantee-issue Medicare supplement\*
- Are enrolled in an MA plan leaving the service area or Medicare program altogether

Be sure you have all the facts. For a no-cost consultation and a Medicare supplement competitive rate quote – Plan [Plan Letter] is as low as [\$rate\*\*] in [state] – please contact me anytime.

Sincerely,

[Agent Name]

[Address]

[Phone Number and/or E-Mail Address]

\* Only pertains if your former Medigap policy isn't available.

\*\* [Insert appropriate rate disclosure for the state being mailed.]

Policy Forms: UM1, UM2, UM3, UM4, UM5 or state equivalent. Medicare supplement insurance is underwritten by United of Omaha Life Insurance Company, Mutual of Omaha Plaza, Omaha, NE 68175. Neither United of Omaha Life Insurance Company nor its Medicare supplement insurance policies are connected with or endorsed by the U.S. government or the federal Medicare program. United of Omaha Life Insurance Company is licensed nationwide except in NY. For complete information on benefits, exceptions, limitations and reductions, please contact an agent. This is a solicitation of insurance and an agent will contact you by telephone.

## Medicare

Medicare pays a portion of your health care costs for hospitalization, skilled nursing facility care and physician's services and supplies. However, it does not pay all of your expenses and requires you to pay deductibles and coinsurance for many services.

A Medicare supplement insurance policy can help pay some of the charges Medicare doesn't cover. For plan details, ask your insurance agent.

## Coverage You Can Count On

For more than 40 years, Medicare has been a stable insurance program for millions of Americans. Consequently, Medicare supplement plans have played a significant role alongside Medicare. People like this combination because Medicare supplements are simple to understand, affordable, offer nationwide coverage and allow policyholders to keep their health care providers.



Begin today.



Medicare supplement insurance policies are underwritten by

**UNITED OF OMAHA LIFE INSURANCE COMPANY**

A MUTUAL of OMAHA COMPANY

Mutual of Omaha Plaza

Omaha, NE 68175

[mutualofomaha.com](http://mutualofomaha.com)

Neither United of Omaha Life Insurance Company nor its Medicare supplement insurance policies are connected with or endorsed by the U.S. government or the federal Medicare program. United of Omaha Life Insurance Company is licensed nationwide except in NY. For complete information on benefits, exceptions, limitations and reductions, please contact an agent.

**UNITED OF OMAHA LIFE INSURANCE COMPANY**

A MUTUAL of OMAHA COMPANY

## 5 Reasons to Choose a Medicare Supplement Insurance Policy



UC6532

# The Benefits of Owning a Medicare Supplement Insurance Policy

**W**ith all the choices you have for your health care coverage, it's important to understand how each one works, its benefits and your share of the costs. Here's a brief look at how Medicare supplement insurance differs from other coverage.

## #1 Low Out-of-pocket Costs

Every year, your Medicare supplement insurance policy benefits coordinate with your Medicare benefits to help you meet your eligible health care expenses, depending on the plan you choose. What's more, you can be sure your benefits won't decrease.

Find out how other health plans work before joining. Some annually change their benefit structure, which can decrease your benefits and increase your out-of-pocket costs, so budget wisely.

## #2 Choose Your Doctors and Hospitals

With your Medicare supplement insurance policy, you alone select all your health care providers to use whenever and wherever you choose. You don't have to worry about your doctor or hospital leaving a provider network at any time. And, you never need a referral to see a specialist.

Other health care plans may have local networks that possibly could prevent you from receiving care from the people you've grown to know and trust. Read each plan closely. Some let you see anyone as long as the provider accepts the plan's payment terms. Others let you go outside the network, but you pay for services yourself and usually pay more for them. Providers can leave and join networks.

## #3 Coverage is Guaranteed Renewable

Your Medicare supplement insurance policy cannot be cancelled. It will be renewed as long as you pay the premiums on time and make no material misrepresentations (premiums are subject to change).

Contracts between the government and some health plans are reviewed annually. As a result, plans may change or not be renewed, forcing members to choose another health care option.

## #4 Providers Accept Patients with Medicare Supplement Insurance

Your Medicare supplement policy enables you to see any doctor or provider who accepts Medicare.

On the other hand, not all providers in a health plan network take new patients or accept its payment terms. Talk with your doctors about their relationship with a health plan before joining.

## #5 Your Coverage Goes with You

Just like Medicare, your Medicare supplement covers your health care needs anywhere in the United States. Some Medicare supplement plans even provide limited medically necessary emergency care outside the country. That way, you can confidently travel or live part of the year anywhere you choose.

With some other health care plans, there may be charges for care no matter where you go. Carefully check all the plan's travel rules and restrictions.

For details about Medicare supplement plans, contact your insurance agent.

<i>SERFF Tracking Number:</i>	<i>MUTM-125634946</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>United of Omaha Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>38889</i>
<i>Company Tracking Number:</i>	<i>EMY SANDBERG</i>		
<i>TOI:</i>	<i>MS051 Individual Medicare Supplement -</i>	<i>Sub-TOI:</i>	<i>MS051.001 Plan A</i>
	<i>Standard Plans</i>		
<i>Product Name:</i>	<i>Medicare Supplement Advertising - AFN40798</i>		
<i>Project Name/Number:</i>	<i>Medicare Supplement Advertising/AFN40798</i>		

## **Rate Information**

Rate data does NOT apply to filing.

SERFF Tracking Number:	MUTM-125634946	State:	Arkansas
Filing Company:	United of Omaha Life Insurance Company	State Tracking Number:	38889
Company Tracking Number:	EMY SANDBERG		
TOI:	MS05I Individual Medicare Supplement - Standard Plans	Sub-TOI:	MS05I.001 Plan A
Product Name:	Medicare Supplement Advertising - AFN40798		
Project Name/Number:	Medicare Supplement Advertising/AFN40798		

## Supporting Document Schedules

<b>Satisfied -Name:</b>	Memorandum of Variability for AFN40798	<b>Review Status:</b>	Approved	05/19/2008
<b>Comments:</b>				
<b>Attachment:</b>				
AFN40798 (MoV).pdf				

**VARIABLE MATERIAL FOR ADVERTISING FORM  
AFN40798**

*The following information in the aforementioned advertisement is bracketed to denote variable material.*

<u>Section</u>	<u>Explanation</u>
<b>Bulleted List</b>	1. Input applicable years
<b>Last Paragraph</b>	<ol style="list-style-type: none"><li>1. [Plan Letter]: Choose a plan from the approved plans in the state or ZIP code chosen.</li><li>2. [\$Rate*]: Input corresponding rate for the plan and state/ZIP code.</li><li>3. Input [State] where both advertising and United of Omaha Medicare supplement product is approved.</li></ol>
<b>State Rate Disclosure</b>	<p>MI, NV - Female rates (male rates may be higher); Nontobacco rates (tobacco rates may be higher); Rates are subject to change and vary by ZIP code</p> <p>SC - Female rates (male rates may be higher); Preferred rates (standard rates may be higher); Rates are subject to change and vary by ZIP code</p> <p>NH, WV - Female rates (male rates may be higher); Nontobacco rates (tobacco rates may be higher); rates are subject to change</p>